
State:	Illinois	Filing Company:	The Doctors Company, an Interinsurance Exchange
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program		
Project Name/Number:	Illinois Rate Revision/		

Filing at a Glance

Company:	The Doctors Company, an Interinsurance Exchange
Product Name:	Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program
State:	Illinois
TOI:	11.2 Med Mal-Claims Made Only
Sub-TOI:	11.2000 Med Mal Sub-TOI Combinations
Filing Type:	Rate
Date Submitted:	06/19/2014
SERFF Tr Num:	DCTR-129456542
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	Under Review
Co Tr Num:	2014-IL-01
Effective Date	09/01/2014
Requested (New):	
Effective Date	09/01/2014
Requested (Renewal):	
Author(s):	Patty Edgington
Reviewer(s):	Gayle Neuman (primary), Caryn Carmean, Julie Rachford
Disposition Date:	06/24/2014
Disposition Status:	Filed
Effective Date (New):	09/01/2014
Effective Date (Renewal):	09/01/2014
State Filing Description:	ROUTED 6/23/14

State: Illinois **Filing Company:** The Doctors Company, an Interinsurance Exchange

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program

Project Name/Number: Illinois Rate Revision/

General Information

Project Name: Illinois Rate Revision Status of Filing in Domicile: Not Filed

Project Number: Domicile Status Comments: rates and rules vary by state

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 06/24/2014

State Status Changed: 06/23/2014 Deemer Date:

Created By: Patty Edgington Submitted By: Patty Edgington

Corresponding Filing Tracking Number:

Filing Description:

THE DOCTORS COMPANY, AN INTERINSURANCE EXCHANGE (TDC)
PHYSICIANS, SURGEONS AND ANCILLARY HEALTHCARE PROVIDERS PROFESSIONAL LIABILITY INSURANCE
PROGRAM
RATE REVISION

We are submitting a rate revision for the captioned program. Based on TDC's current book of business, there is no overall rate level impact resulting from this revision.

In order to bring current Illinois specialty classes more in line with specialty classes being used by TDC in most other states, numerous new specialty classes have been introduced and old specialty classes eliminated. For your convenience, we have enclosed a copy of the revised Illinois Rate Pages with the changes clearly indicated.

Some of the more significant specialty class changes are as follows:

1) manual rates for Hospitalist (General Surgery), Hospitalist (Obstetrics & Gynecology), Hospitalist (Orthopedic Surgery), and Hospitalist (Pediatrics) have been introduced (See Section 3-Page IL-R-1 of Rules and Rates Manual). The proposed manual rates for these specialties are identical to those currently filed for General Surgery (All Other), Obstetrics & Gynecology, Orthopedic Surgery (No Spinal), and Pediatrics respectively.

2) manual rate for Obstetrics & Gynecology (No Deliveries) has been introduced (See Section 3-Page IL-R-2 of Rules and Rates Manual). The proposed manual rate for Obstetrics & Gynecology (No Deliveries) is 10% below the manual rate currently filed for Obstetrics & Gynecology (1 to 49 Deliveries).

3) manual rates for Diagnostic Radiology (Interventional) and Diagnostic Radiology (Non-Interventional) have been introduced (See Section 3-Page IL-R-1 of Rules and Rates Manual). The proposed manual rates are identical to those currently filed for Diagnostic Radiology (Minor Surgery) and Diagnostic Radiology (No Surgery) respectively.

4) manual rate for Administrative Medicine has been introduced (See Section 3-Page IL-R-1 of Rules and Rates Manual). The new Administrative Medicine manual rate is based off TDC's current "countrywide" relativity to Internal Medicine.

5) manual rates for the TDC's current "countrywide" dental specialty classes have been introduced that replace all current dental specialty classes (See Section 3-Page IL-R-2 of Rules and Rates Manual). The new dental manual rates are based off TDC's current "countrywide" relativities to Internal Medicine.

6) the Certified Registered Nurse Anesthetist separate limits rate is now determined as 20% of Obstetrics & Gynecology (130-

State: Illinois **Filing Company:** The Doctors Company, an Interinsurance Exchange

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Project Name/Number: Illinois Rate Revision/
149 deliveries) manual rate.

The Illinois Rate Pages included in this revision replace all previously filed Illinois Rate Pages.

In accordance with your requirements, we have also enclosed the following:

- 1) Summary Sheet (Form RF-3)
- 2) required Certification

Please note that effective January 1, 2008, The Doctors Company began reporting statistical data for its Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program to Insurance Services Office (ISO). Prior to this date, statistical data was reported to the National Independent Statistical Service (NISS).

Company and Contact

Filing Contact Information

Patty Edgington, Regulatory Compliance Supervisor
pedgington@thedoctors.com
1301 North Hagadorn Road
East Lansing, MI 48823
517-324-6849 [Phone]

Filing Company Information

The Doctors Company, an Interinsurance Exchange	CoCode: 34495	State of Domicile: California
185 Greenwood Road	Group Code: 831	Company Type: Property & Casualty
P.O. Box 2900	Group Name: Doctors Company Insurance	State ID Number:
Napa, CA 94558	FEIN Number: 95-3014772	
(800) 421-2368 ext. 1318[Phone]		

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Refer to our checklists prior to submitting filing (http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp): Reviewed

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Reviewed

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABILITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc. :

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp .: Reviewed

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: Noted

State:	Illinois	Filing Company:	The Doctors Company, an Interinsurance Exchange
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
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Project Name/Number:	Illinois Rate Revision/		

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": Noted When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: Not applicable to this filing

State:	Illinois	Filing Company:	The Doctors Company, an Interinsurance Exchange
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program		
Project Name/Number:	Illinois Rate Revision/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	06/24/2014	06/24/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Gayle Neuman	06/20/2014	06/20/2014

Response Letters

Responded By	Created On	Date Submitted
Michael O'Donohue	06/20/2014	06/20/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Actuarial Review	Reviewer Note	Julie Rachford	06/24/2014	

State:	Illinois	Filing Company:	The Doctors Company, an Interinsurance Exchange
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program		
Project Name/Number:	Illinois Rate Revision/		

Disposition

Disposition Date: 06/24/2014
Effective Date (New): 09/01/2014
Effective Date (Renewal): 09/01/2014
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Doctors Company, an Interinsurance Exchange	0.000%	0.000%	\$0	1,248	\$29,423,077	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document	Manual		Yes
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes
Rate	Illinois Rate Pages		Yes

State: Illinois **Filing Company:** The Doctors Company, an Interinsurance Exchange

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program

Project Name/Number: Illinois Rate Revision/

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/20/2014
Submitted Date	06/20/2014
Respond By Date	06/26/2014

Dear Patty Edgington,

Introduction:

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

The Certified Registered Nurse Midwife was changed instead of the Certified Registered Nurse Anesthetist. What was the amount previously?

Pursuant to 50 Ill. Adm. Code 754.10, identification of all changes in all superseding filings is required.

Conclusion:

Sign up to get e-mail notification for updates to the Department's website. <http://insurance.illinois.gov/RSS/>

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,

Gayle Neuman

State:	Illinois	Filing Company:	The Doctors Company, an Interinsurance Exchange
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program		
Project Name/Number:	Illinois Rate Revision/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/20/2014
Submitted Date	06/20/2014

Dear Gayle Neuman,

Introduction:

This is in response to your June 20, 2014 correspondence regarding the captioned filing.

Response 1

Comments:

The commentary in the Filing Description under the General Information Tab is incorrect. Item 6 should read "the Certified Nurse Midwife (NOT Certified Registered Nurse Anesthetist) separate limits rate is now determined as 20% of Obstetrics & Gynecology (130-149 deliveries) manual rate. As displayed on the "red-lined" version of Page IL-R-3, the only change is that the separate limits charge is now determined as 20% of the Obstetrics & Gynecology (130-149 deliveries) manual rate not 20% of the Obstetrics & Gynecology manual rate. The Obstetrics & Gynecology manual rate which is being eliminated is identical to the Obstetrics & Gynecology (130-149 deliveries) manual rate.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

If you have any additional questions, please feel free to contact me.

Sincerely,

Michael O'Donohue

State: Illinois **Filing Company:** The Doctors Company, an Interinsurance Exchange

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program

Project Name/Number: Illinois Rate Revision/

Reviewer Note

Created By:

Julie Rachford on 06/24/2014 07:28 AM

Last Edited By:

Gayle Neuman

Submitted On:

06/24/2014 08:29 AM

Subject:

Actuarial Review

Comments:

Actuarial review complete.

State:	Illinois	Filing Company:	The Doctors Company, an Interinsurance Exchange
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program		
Project Name/Number:	Illinois Rate Revision/		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-5.200%
Effective Date of Last Rate Revision:	07/01/2013
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Doctors Company, an Interinsurance Exchange	0.000%	0.000%	\$0	1,248	\$29,423,077	0.000%	0.000%

State:	Illinois	Filing Company:	The Doctors Company, an Interinsurance Exchange
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program		
Project Name/Number:	Illinois Rate Revision/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Illinois Rate Pages	Pages IL-R-1 to IL-R-4 (9-14)	Replacement	DCTR-128993187 (2013-IL-01)	Illinois Rate Pages (9-14).pdf Illinois Rate Pages (9-14)-changes.pdf

**THE DOCTORS COMPANY
PHYSICIANS, SURGEONS AND ANCILLARY HEALTHCARE PROVIDERS**

SECTION 3- ILLINOIS RATE PAGES

A. MANUAL BASE RATES

TERRITORIES

Territory A = Cook, Madison and St. Clair Counties

Territory B = Jackson, Vermilion and Will Counties

Territory C = Kane, Lake and McHenry Counties

Territory D = Champaign, Macon and Sangamon Counties

Territory E = Bureau, Coles, DeKalb, DuPage, Kankakee, LaSalle, Ogle, Randolph and Winnebago Counties

Territory F = Remainder of State

Territory G = Adams, Knox, Peoria and Rock Island Counties

\$1M/\$3M LIMITS OF LIABILITY MATURE CLAIMS-MADE COVERAGE

<u>Physicians/Surgeons Specialties</u>	<u>Territory</u>						
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Acupuncturist	43,527	40,481	35,693	26,987	31,775	21,981	20,458
Addictionology	18,610	17,306	15,260	11,538	13,585	9,398	8,746
Administrative Medicine	11,339	10,545	9,298	7,030	8,278	5,726	5,330
Allergy/Immunology	16,400	15,252	13,447	10,167	11,972	8,281	7,707
Anesthesiology	36,777	34,204	30,159	22,803	26,848	18,573	17,286
Anesthesiology-Pain Management	38,224	35,549	31,345	23,699	27,904	19,304	17,965
Cardiology (Non-Invasive)	28,489	26,495	23,361	17,663	20,797	14,387	13,390
Cardiology (Invasive)	51,942	48,306	42,592	32,204	37,917	26,231	24,413
Colon and Rectal Surgery	66,021	61,399	54,137	40,932	48,195	33,340	31,030
Dermatology	19,135	17,795	15,691	11,864	13,968	9,663	8,993
Dermatology (With Liposuction)	33,579	31,230	27,536	20,819	24,513	16,958	15,782
Diagnostic Radiology (Interventional)	57,320	53,308	47,002	35,539	41,844	28,948	26,940
Diagnostic Radiology (Non-Interventional)	40,900	38,037	33,538	25,358	29,858	20,654	19,223
Emergency Medicine	88,949	82,722	72,938	55,148	64,932	44,919	41,806
Endocrinology	25,550	23,761	20,951	15,841	18,652	12,902	12,008
Family General Practice (No Surgery)	31,319	29,127	25,682	19,418	22,863	15,816	14,720
Family General Practice (Minor Surgery-No Obstetrics)	42,976	39,967	35,241	26,645	31,371	21,703	20,198
Family General Practice (Restricted Major Surgery-No Obstetrics)	49,556	46,088	40,636	30,725	36,177	25,026	23,291
Family General Practice (With Obstetrics)	49,556	46,088	40,636	30,725	36,177	25,026	23,291
Gastroenterology	41,721	38,800	34,211	25,867	30,456	21,068	19,608
General Medicine (Restricted)	15,854	14,743	13,000	9,829	11,573	8,006	7,451
General Surgery (All Other)	96,189	89,456	78,876	59,638	70,218	48,575	45,209
General Surgery (Bariatric)	146,483	136,229	120,116	90,819	106,933	73,974	68,847
Geriatrics	27,245	25,337	22,340	16,892	19,889	13,758	12,805
Gynecology (Major Surgery)	71,067	66,092	58,275	44,062	51,879	35,889	33,401
Gynecology (With In-Vitro Fertilization)	71,067	66,092	58,275	44,062	51,879	35,889	33,401
Hand and Foot Surgery	59,286	55,136	48,614	36,757	43,278	29,939	27,864
Hematology	39,485	36,721	32,378	24,481	28,824	19,939	18,558
Hospitalist (Primary Care)	34,721	32,291	28,472	21,527	25,347	17,535	16,319
Hospitalist (General Surgery)	96,189	89,456	78,876	59,638	70,218	48,575	45,209
Hospitalist (Obstetrics & Gynecology)	127,748	118,806	104,753	79,204	93,256	64,512	60,042
Hospitalist (Orthopedic Surgery)	90,562	84,224	74,262	56,148	66,112	45,735	42,565
Hospitalist (Pediatrics)	25,493	23,709	20,905	15,806	18,610	12,874	11,982
Infectious Disease	45,413	42,233	37,238	28,157	33,152	22,934	21,344
Internal Medicine	37,797	35,151	30,993	23,434	27,592	19,087	17,765
Manipulative Medicine	18,231	16,954	14,950	11,303	13,309	9,206	8,568

<u>Physicians/Surgeons Specialties (Continued)</u>	<u>Territory</u>						
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Neonatology	52,733	49,041	43,241	32,694	38,495	26,630	24,784
Nephrology	28,970	26,942	23,756	17,962	21,149	14,630	13,616
Neurology	39,800	37,014	32,636	24,676	29,054	20,099	18,706
Neurosurgery	231,044	214,870	189,456	143,247	168,661	116,677	108,590
Nuclear Medicine	25,454	23,672	20,872	15,781	18,581	12,854	11,963
Nutritionist	14,947	13,900	12,257	9,267	10,911	7,548	7,025
Obstetrics & Gynecology (No Deliveries)	91,984	85,545	75,426	57,029	67,148	46,452	43,232
Obstetrics & Gynecology (1 to 49 deliveries)	102,204	95,050	83,807	63,366	74,609	51,613	48,036
Obstetrics & Gynecology (50 to 69 deliveries)	105,392	98,015	86,421	65,343	76,936	53,223	49,534
Obstetrics & Gynecology (70 to 89 deliveries)	108,584	100,983	89,039	67,322	79,267	54,835	51,035
Obstetrics & Gynecology (90 to 109 deliveries)	114,973	106,925	94,278	71,284	83,930	58,062	54,038
Obstetrics & Gynecology (110 to 129 deliveries)	121,363	112,868	99,517	75,245	88,595	61,289	57,041
Obstetrics & Gynecology (130 to 149 deliveries)	127,748	118,806	104,753	79,204	93,256	64,512	60,042
Obstetrics & Gynecology (150 to 169 deliveries)	140,523	130,687	115,229	87,124	102,582	70,964	66,046
Obstetrics & Gynecology (170 deliveries and above)	145,634	135,439	119,419	90,293	106,312	73,545	68,448
Occupational Medicine	19,087	17,752	15,651	11,834	13,934	9,639	8,971
Oncology	30,928	28,763	25,361	19,175	22,578	15,619	14,536
Ophthalmology (No Surgery)	18,916	17,591	15,510	11,728	13,809	9,552	8,890
Ophthalmology (Minor Surgery)	23,126	21,507	18,963	14,337	16,881	11,678	10,869
Ophthalmology (Major Surgery)	40,973	38,105	33,598	25,403	29,911	20,691	19,257
Orthopedic Surgery (No Spinal)	90,562	84,224	74,262	56,148	66,112	45,735	42,565
Orthopedic Surgery (With Spinal)	116,260	108,121	95,332	72,081	84,869	58,712	54,642
Otolaryngology (Major With No Facial Plastic)	55,810	51,903	45,763	34,602	40,742	28,185	26,230
Otolaryngology (Major With Facial Plastic)	80,301	74,679	65,846	49,786	58,619	40,552	37,741
Pathology	27,396	25,479	22,466	16,986	19,999	13,835	12,876
Pediatrics	25,493	23,709	20,905	15,806	18,610	12,874	11,982
Physical Medicine and Rehabilitation	17,363	16,147	14,238	10,765	12,675	8,768	8,160
Plastic Surgery	87,154	81,053	71,466	54,036	63,622	44,012	40,963
Psychiatry	18,506	17,210	15,174	11,474	13,509	9,345	8,697
Pulmonary Medicine	37,837	35,189	31,027	23,459	27,621	19,107	17,783
Rheumatology	25,452	23,672	20,872	15,781	18,582	12,853	11,963
Surgical Specialty (Office with Minor Surgery)	41,601	38,689	34,113	25,793	30,369	21,009	19,553
Therapeutic Radiology	38,934	36,208	31,925	24,138	28,421	19,661	18,299
Thoracic/Cardiovascular Surgery	122,131	113,582	100,148	75,721	89,157	61,676	57,402
Urgent Care Medicine	33,059	30,745	27,108	20,496	24,133	16,694	15,537
Urology	34,933	32,489	28,646	21,659	25,501	17,642	16,419

Per Procedure Rates

Surgery Center	28.19	26.22	23.11	17.47	20.58	14.24	13.24
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Other Healthcare Professionals

Chiropractic	6,264	5,825	5,136	3,884	4,573	3,163	2,944
Dental (Local Anesthesia and Nitrous Only)	7,559	7,030	6,199	4,687	5,518	3,817	3,553
Dental (Sedation)	15,119	14,060	12,397	9,374	11,037	7,635	7,106
Oral Surgeons	45,356	42,181	37,192	28,121	33,110	22,904	21,318
Dental Anesthesiologists	52,916	49,211	43,390	32,808	38,629	26,722	24,871
Podiatry (No Surgery)	20,671	19,224	16,950	12,816	15,090	10,439	9,715
Podiatry (Surgery)	40,399	37,572	33,128	25,048	29,492	20,402	18,988

B. LIMITS OF LIABILITY

All Specialties Except Chiropractic

<u>Per Claim/Aggregate Limits of Liability</u>	<u>Factor</u>
.1M/.3M	Not Available
.1M/.4M	0.482
.2M/.6M	Not Available
.25M/.75M	Not Available
.25M/1M	0.668
.3M/1.2M	0.704
.5M/1.5M	Not Available
.5M/2M	0.794
1M/3M	1.000
2M/5M	1.350
3M/6M	1.554
4M/7M	1.673
5M/8M	1.742
6M/9M	1.798
7M/10M	1.843
8M/11M	1.884
9M/12M	1.916
10M/13M	1.946
11M/14M	1.976

Chiropractic

<u>Per Claim/Aggregate Limits of Liability</u>	<u>Factor</u>
.1M/.3M	0.526
.1M/.4M	Not Available
.2M/.6M	0.684
.25M/.75M	0.737
.25M/1M	Not Available
.3M/1.2M	Not Available
.5M/1.5M	0.842
.5M/2M	Not Available
1M/3M	1.000
2M/5M	1.350
3M/6M	1.554
4M/7M	1.673
5M/8M	1.742
6M/9M	1.798
7M/10M	1.843
8M/11M	1.884
9M/12M	1.916
10M/13M	1.946
11M/14M	1.976

For each \$1,000,000 increase in the annual aggregate limit, add 0.005 to the applicable increased limits factor.

For each \$1,000,000 decrease in the annual aggregate limit, subtract 0.005 from the appropriate increased limits factor.

C. ANCILLARY HEALTHCARE PROFESSIONALS

<u>Ancillary Healthcare Professional</u>	<u>Separate Limits Rate</u>
Physician Assistant	6% of Family General Practice (No Surgery) rate
Surgeon Assistant	6% of Family General Practice (No Surgery) rate
Certified Nurse Practitioner	6% of Family General Practice (No Surgery) rate
Certified Nurse Midwife	20% of Obstetrics & Gynecology (130-149 deliveries) rate
Certified Registered Nurse Anesthetist	6% of Anesthesiology rate
Optometrist	5% of Ophthalmology (No Surgery) rate
Perfusionist	6% of Family General Practice (No Surgery) rate

**THE DOCTORS COMPANY
PHYSICIANS, SURGEONS AND ANCILLARY HEALTHCARE PROVIDERS**

SECTION 3- ILLINOIS RATE PAGES

A. MANUAL BASE RATES

TERRITORIES

Territory A = Cook, Madison and St. Clair Counties

Territory B = Jackson, Vermilion and Will Counties

Territory C = Kane, Lake and McHenry Counties

Territory D = Champaign, Macon and Sangamon Counties

Territory E = Bureau, Coles, DeKalb, DuPage, Kankakee, LaSalle, Ogle, Randolph and Winnebago Counties

Territory F = Remainder of State

Territory G = Adams, Knox, Peoria and Rock Island Counties

\$1M/\$3M LIMITS OF LIABILITY MATURE CLAIMS-MADE COVERAGE

	<u>Territory</u>						
<u>Healthcare Professional Physicians/Surgeons Specialties</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Abdominal Surgery	98,655	91,748	80,897	61,166	72,018	49,821	46,367
Acupuncturist	43,527	40,481	35,693	26,987	31,775	21,981	20,458
Addictionology	18,610	17,306	15,260	11,538	13,585	9,398	8,746
<u>Administrative Medicine</u>	<u>11,339</u>	<u>17,306</u>	<u>15,260</u>	<u>7,030</u>	<u>8,278</u>	<u>5,726</u>	<u>5,330</u>
Allergy/Immunology	16,400	15,252	13,447	10,167	11,972	8,281	7,707
Anesthesiology	36,777	34,204	30,159	22,803	26,848	18,573	17,286
Anesthesiology-Pain Management	38,224	35,549	31,345	23,699	27,904	19,304	17,965
<u>Cardiac Surgery</u>	<u>153,590</u>	<u>142,839</u>	<u>125,943</u>	<u>95,226</u>	<u>112,120</u>	<u>77,563</u>	<u>72,187</u>
<u>Cardiology (Non-Invasive)</u>	<u>28,489</u>	<u>26,495</u>	<u>23,361</u>	<u>17,663</u>	<u>20,797</u>	<u>14,387</u>	<u>13,390</u>
<u>Cardiology (Invasive)</u>	<u>51,942</u>	<u>48,306</u>	<u>42,592</u>	<u>32,204</u>	<u>37,917</u>	<u>26,231</u>	<u>24,413</u>
<u>Cardiovascular Disease (No Surgery)</u>	<u>28,489</u>	<u>26,495</u>	<u>23,361</u>	<u>17,663</u>	<u>20,797</u>	<u>14,387</u>	<u>13,390</u>
<u>Cardiovascular Disease (Minor Surgery)</u>	<u>51,942</u>	<u>48,306</u>	<u>42,592</u>	<u>32,204</u>	<u>37,917</u>	<u>26,231</u>	<u>24,413</u>
<u>Cardiovascular Disease (Major Surgery)</u>	<u>119,311</u>	<u>110,959</u>	<u>97,835</u>	<u>73,973</u>	<u>87,097</u>	<u>60,252</u>	<u>56,076</u>
<u>Chiropractic</u>	<u>6,264</u>	<u>5,825</u>	<u>5,136</u>	<u>3,884</u>	<u>4,573</u>	<u>3,163</u>	<u>2,944</u>
Colon and Rectal Surgery	66,021	61,399	54,137	40,932	48,195	33,340	31,030
<u>Dermatology</u>	<u>19,135</u>	<u>17,795</u>	<u>15,691</u>	<u>11,864</u>	<u>13,968</u>	<u>9,663</u>	<u>8,993</u>
<u>Dermatology (With Liposuction)</u>	<u>33,579</u>	<u>31,230</u>	<u>27,536</u>	<u>20,819</u>	<u>24,513</u>	<u>16,958</u>	<u>15,782</u>
<u>Dermatology (No Surgery)</u>	<u>19,135</u>	<u>17,795</u>	<u>15,691</u>	<u>11,864</u>	<u>13,968</u>	<u>9,663</u>	<u>8,993</u>
<u>Dermatology (Minor Surgery)</u>	<u>33,579</u>	<u>31,230</u>	<u>27,536</u>	<u>20,819</u>	<u>24,513</u>	<u>16,958</u>	<u>15,782</u>
<u>Dermatology (Major Surgery)</u>	<u>48,181</u>	<u>44,809</u>	<u>39,510</u>	<u>29,873</u>	<u>35,173</u>	<u>24,332</u>	<u>22,646</u>
<u>Diagnostic Radiology (Interventional)</u>	<u>57,320</u>	<u>53,308</u>	<u>47,002</u>	<u>35,539</u>	<u>41,844</u>	<u>28,948</u>	<u>26,940</u>
<u>Diagnostic Radiology (Non-Interventional)</u>	<u>40,900</u>	<u>38,037</u>	<u>33,538</u>	<u>25,358</u>	<u>29,858</u>	<u>20,654</u>	<u>19,223</u>
<u>Diagnostic Radiology (No Surgery)</u>	<u>40,900</u>	<u>38,037</u>	<u>33,538</u>	<u>25,358</u>	<u>29,858</u>	<u>20,654</u>	<u>19,223</u>
<u>Diagnostic Radiology (Minor Surgery)</u>	<u>57,320</u>	<u>53,308</u>	<u>47,002</u>	<u>35,539</u>	<u>41,844</u>	<u>28,948</u>	<u>26,940</u>
<u>Emergency Medicine</u>	<u>88,949</u>	<u>82,722</u>	<u>72,938</u>	<u>55,148</u>	<u>64,932</u>	<u>44,919</u>	<u>41,806</u>
<u>Emergency Medicine (No Major Surgery)</u>	<u>88,949</u>	<u>82,722</u>	<u>72,938</u>	<u>55,148</u>	<u>64,932</u>	<u>44,919</u>	<u>41,806</u>
<u>Endocrinology</u>	<u>25,550</u>	<u>23,761</u>	<u>20,951</u>	<u>15,841</u>	<u>18,652</u>	<u>12,902</u>	<u>12,008</u>
<u>Endocrinology (No Surgery)</u>	<u>25,550</u>	<u>23,761</u>	<u>20,951</u>	<u>15,841</u>	<u>18,652</u>	<u>12,902</u>	<u>12,008</u>
<u>Endocrinology (Minor Surgery)</u>	<u>34,924</u>	<u>32,480</u>	<u>28,638</u>	<u>21,653</u>	<u>25,495</u>	<u>17,637</u>	<u>16,414</u>
<u>Endocrinology (Major Surgery)</u>	<u>43,724</u>	<u>40,664</u>	<u>35,854</u>	<u>27,108</u>	<u>31,918</u>	<u>22,081</u>	<u>20,550</u>
Family General Practice (No Surgery)	31,319	29,127	25,682	19,418	22,863	15,816	14,720
Family General Practice (Minor Surgery-No Obstetrics)	42,976	39,967	35,241	26,645	31,371	21,703	20,198
<u>Family General Practice (Restricted Major Surgery-No Obstetrics)</u>	<u>49,556</u>	<u>46,088</u>	<u>40,636</u>	<u>30,725</u>	<u>36,177</u>	<u>25,026</u>	<u>23,291</u>
<u>Family General Practice (With Obstetrics)</u>	<u>49,556</u>	<u>46,088</u>	<u>40,636</u>	<u>30,725</u>	<u>36,177</u>	<u>25,026</u>	<u>23,291</u>
<u>Family General Practice (Minor Surgery 1 to 24 deliveries)</u>	<u>49,556</u>	<u>46,088</u>	<u>40,636</u>	<u>30,725</u>	<u>36,177</u>	<u>25,026</u>	<u>23,291</u>
<u>Family General Practice (Major Surgery-No Obstetrics)</u>	<u>61,031</u>	<u>56,759</u>	<u>50,046</u>	<u>37,839</u>	<u>44,553</u>	<u>30,821</u>	<u>28,684</u>
<u>Forensic/Legal Medicine</u>	<u>16,879</u>	<u>15,697</u>	<u>13,840</u>	<u>10,465</u>	<u>12,321</u>	<u>8,523</u>	<u>7,932</u>

<u>Healthcare Professional Physicians/Surgeons Specialties (Continued)</u>	<u>Territory</u>						
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
<u>Gastroenterology</u>	<u>41,721</u>	<u>38,800</u>	<u>34,211</u>	<u>25,867</u>	<u>30,456</u>	<u>21,068</u>	<u>19,608</u>
<u>Gastroenterology (No Surgery)</u>	<u>39,122</u>	<u>36,384</u>	<u>32,080</u>	<u>24,256</u>	<u>28,559</u>	<u>19,756</u>	<u>18,387</u>
<u>Gastroenterology (Minor Surgery)</u>	<u>41,721</u>	<u>38,800</u>	<u>34,211</u>	<u>25,867</u>	<u>30,456</u>	<u>21,068</u>	<u>19,608</u>
<u>General Medicine (Restricted)</u>	<u>15,854</u>	<u>14,743</u>	<u>13,000</u>	<u>9,829</u>	<u>11,573</u>	<u>8,006</u>	<u>7,451</u>
<u>General Preventive Medicine (No Surgery)</u>	<u>15,854</u>	<u>14,743</u>	<u>13,000</u>	<u>9,829</u>	<u>11,573</u>	<u>8,006</u>	<u>7,451</u>
<u>General Surgery (All Other)</u>	<u>96,189</u>	<u>89,456</u>	<u>78,876</u>	<u>59,638</u>	<u>70,218</u>	<u>48,575</u>	<u>45,209</u>
<u>General Surgery (Bariatric)</u>	<u>146,483</u>	<u>136,229</u>	<u>120,116</u>	<u>90,819</u>	<u>106,933</u>	<u>73,974</u>	<u>68,847</u>
<u>Geriatrics</u>	<u>27,245</u>	<u>25,337</u>	<u>22,340</u>	<u>16,892</u>	<u>19,889</u>	<u>13,758</u>	<u>12,805</u>
<u>Gynecology (Major Surgery)</u>	<u>71,067</u>	<u>66,092</u>	<u>58,275</u>	<u>44,062</u>	<u>51,879</u>	<u>35,889</u>	<u>33,401</u>
<u>Gynecology (With In-Vitro Fertilization)</u>	<u>71,067</u>	<u>66,092</u>	<u>58,275</u>	<u>44,062</u>	<u>51,879</u>	<u>35,889</u>	<u>33,401</u>
<u>Gynecology (No Surgery)</u>	<u>26,430</u>	<u>24,580</u>	<u>21,673</u>	<u>16,386</u>	<u>19,294</u>	<u>13,347</u>	<u>12,422</u>
<u>Gynecology (Minor Surgery)</u>	<u>42,377</u>	<u>39,411</u>	<u>34,749</u>	<u>26,274</u>	<u>30,935</u>	<u>21,401</u>	<u>19,917</u>
<u>Gynecology (Major Surgery)</u>	<u>71,067</u>	<u>66,092</u>	<u>58,275</u>	<u>44,062</u>	<u>51,879</u>	<u>35,889</u>	<u>33,401</u>
<u>Hand Surgery</u>	<u>59,286</u>	<u>55,136</u>	<u>48,614</u>	<u>36,757</u>	<u>43,278</u>	<u>29,939</u>	<u>27,864</u>
<u>Hand and Foot Surgery</u>	<u>59,286</u>	<u>55,136</u>	<u>48,614</u>	<u>36,757</u>	<u>43,278</u>	<u>29,939</u>	<u>27,864</u>
<u>Hematology</u>	<u>39,485</u>	<u>36,721</u>	<u>32,378</u>	<u>24,481</u>	<u>28,824</u>	<u>19,939</u>	<u>18,558</u>
<u>Hematology (No Surgery)</u>	<u>39,449</u>	<u>36,318</u>	<u>24,968</u>	<u>18,878</u>	<u>22,228</u>	<u>15,376</u>	<u>14,311</u>
<u>Hematology (Minor Surgery)</u>	<u>39,485</u>	<u>36,721</u>	<u>32,378</u>	<u>24,481</u>	<u>28,824</u>	<u>19,939</u>	<u>18,558</u>
<u>Hospitalist (Primary Care)</u>	<u>34,721</u>	<u>32,291</u>	<u>28,472</u>	<u>21,527</u>	<u>25,347</u>	<u>17,535</u>	<u>16,319</u>
<u>Hospitalist (General Surgery)</u>	<u>96,189</u>	<u>89,456</u>	<u>78,876</u>	<u>59,638</u>	<u>70,218</u>	<u>48,575</u>	<u>45,209</u>
<u>Hospitalist (Obstetrics & Gynecology)</u>	<u>127,748</u>	<u>118,806</u>	<u>104,753</u>	<u>79,204</u>	<u>93,256</u>	<u>64,512</u>	<u>60,042</u>
<u>Hospitalist (Orthopedic Surgery)</u>	<u>90,562</u>	<u>84,224</u>	<u>74,262</u>	<u>56,148</u>	<u>66,112</u>	<u>45,735</u>	<u>42,565</u>
<u>Hospitalist (Pediatrics)</u>	<u>25,493</u>	<u>23,709</u>	<u>20,905</u>	<u>15,806</u>	<u>18,610</u>	<u>12,874</u>	<u>11,982</u>
<u>Infectious Disease</u>	<u>45,413</u>	<u>42,233</u>	<u>37,238</u>	<u>28,157</u>	<u>33,152</u>	<u>22,934</u>	<u>21,344</u>
<u>Intensive Care Medicine</u>	<u>35,686</u>	<u>33,188</u>	<u>29,262</u>	<u>22,125</u>	<u>26,051</u>	<u>18,022</u>	<u>16,772</u>
<u>Internal Medicine</u>	<u>37,797</u>	<u>35,151</u>	<u>30,993</u>	<u>23,434</u>	<u>27,592</u>	<u>19,087</u>	<u>17,765</u>
<u>Internal Medicine (No Surgery)</u>	<u>37,797</u>	<u>35,151</u>	<u>30,993</u>	<u>23,434</u>	<u>27,592</u>	<u>19,087</u>	<u>17,765</u>
<u>Internal Medicine (Minor Surgery)</u>	<u>45,218</u>	<u>42,053</u>	<u>37,079</u>	<u>28,036</u>	<u>33,010</u>	<u>22,835</u>	<u>21,253</u>
<u>Laryngology Surgery</u>	<u>56,691</u>	<u>52,723</u>	<u>46,486</u>	<u>35,148</u>	<u>41,385</u>	<u>28,630</u>	<u>26,645</u>
<u>Manipulative Medicine</u>	<u>18,231</u>	<u>16,954</u>	<u>14,950</u>	<u>11,303</u>	<u>13,309</u>	<u>9,206</u>	<u>8,568</u>
<u>Neonatology</u>	<u>52,733</u>	<u>49,041</u>	<u>43,241</u>	<u>32,694</u>	<u>38,495</u>	<u>26,630</u>	<u>24,784</u>
<u>Nephrology</u>	<u>28,970</u>	<u>26,942</u>	<u>23,756</u>	<u>17,962</u>	<u>21,149</u>	<u>14,630</u>	<u>13,616</u>
<u>Nephrology (No Surgery)</u>	<u>28,970</u>	<u>26,942</u>	<u>23,756</u>	<u>17,962</u>	<u>21,149</u>	<u>14,630</u>	<u>13,616</u>
<u>Nephrology (Minor Surgery)</u>	<u>41,656</u>	<u>38,740</u>	<u>34,158</u>	<u>25,827</u>	<u>30,408</u>	<u>21,036</u>	<u>19,578</u>
<u>Neurology</u>	<u>39,800</u>	<u>37,014</u>	<u>32,636</u>	<u>24,676</u>	<u>29,054</u>	<u>20,099</u>	<u>18,706</u>
<u>Neurology (No Surgery)</u>	<u>39,800</u>	<u>37,014</u>	<u>32,636</u>	<u>24,676</u>	<u>29,054</u>	<u>20,099</u>	<u>18,706</u>
<u>Neurology (Minor Surgery)</u>	<u>47,253</u>	<u>43,946</u>	<u>38,748</u>	<u>29,297</u>	<u>34,495</u>	<u>23,862</u>	<u>22,209</u>
<u>Neurosurgery</u>	<u>231,044</u>	<u>214,870</u>	<u>189,456</u>	<u>143,247</u>	<u>168,661</u>	<u>116,677</u>	<u>108,590</u>
<u>Nuclear Medicine</u>	<u>25,454</u>	<u>23,672</u>	<u>20,872</u>	<u>15,781</u>	<u>18,581</u>	<u>12,854</u>	<u>11,963</u>
<u>Nutritionist</u>	<u>14,947</u>	<u>13,900</u>	<u>12,257</u>	<u>9,267</u>	<u>10,911</u>	<u>7,548</u>	<u>7,025</u>
<u>Obstetrics</u>	<u>127,748</u>	<u>118,806</u>	<u>104,753</u>	<u>79,204</u>	<u>93,256</u>	<u>64,512</u>	<u>60,042</u>
<u>Obstetrics & Gynecology (No Deliveries)</u>	<u>91,984</u>	<u>85,545</u>	<u>75,426</u>	<u>57,029</u>	<u>67,148</u>	<u>46,452</u>	<u>43,232</u>
<u>Obstetrics/Gynecology</u>	<u>127,748</u>	<u>118,806</u>	<u>104,753</u>	<u>79,204</u>	<u>93,256</u>	<u>64,512</u>	<u>60,042</u>
<u>Obstetrics & Gynecology (1 to 49 deliveries)</u>	<u>102,204</u>	<u>95,050</u>	<u>83,807</u>	<u>63,366</u>	<u>74,609</u>	<u>51,613</u>	<u>48,036</u>
<u>Obstetrics & Gynecology-50 to 69 deliveries</u>	<u>105,392</u>	<u>98,015</u>	<u>86,421</u>	<u>65,343</u>	<u>76,936</u>	<u>53,223</u>	<u>49,534</u>
<u>Obstetrics & Gynecology-70 to 89 deliveries</u>	<u>108,584</u>	<u>100,983</u>	<u>89,039</u>	<u>67,322</u>	<u>79,267</u>	<u>54,835</u>	<u>51,035</u>
<u>Obstetrics & Gynecology-90 to 109 deliveries</u>	<u>114,973</u>	<u>106,925</u>	<u>94,278</u>	<u>71,284</u>	<u>83,930</u>	<u>58,062</u>	<u>54,038</u>
<u>Obstetrics & Gynecology-110 to 129 deliveries</u>	<u>121,363</u>	<u>112,868</u>	<u>99,517</u>	<u>75,245</u>	<u>88,595</u>	<u>61,289</u>	<u>57,041</u>
<u>Obstetrics & Gynecology-130 to 149 deliveries</u>	<u>127,748</u>	<u>118,806</u>	<u>104,753</u>	<u>79,204</u>	<u>93,256</u>	<u>64,512</u>	<u>60,042</u>
<u>Obstetrics & Gynecology-150 to 169 deliveries</u>	<u>140,523</u>	<u>130,687</u>	<u>115,229</u>	<u>87,124</u>	<u>102,582</u>	<u>70,964</u>	<u>66,046</u>
<u>Obstetrics & Gynecology-170 deliveries and above</u>	<u>145,634</u>	<u>135,439</u>	<u>119,419</u>	<u>90,293</u>	<u>106,312</u>	<u>73,545</u>	<u>68,448</u>
<u>Occupational Medicine</u>	<u>19,087</u>	<u>17,752</u>	<u>15,651</u>	<u>11,834</u>	<u>13,934</u>	<u>9,639</u>	<u>8,971</u>
<u>Oncology</u>	<u>30,928</u>	<u>28,763</u>	<u>25,361</u>	<u>19,175</u>	<u>22,578</u>	<u>15,619</u>	<u>14,536</u>
<u>Oncology (No Surgery)</u>	<u>30,928</u>	<u>28,763</u>	<u>25,361</u>	<u>19,175</u>	<u>22,578</u>	<u>15,619</u>	<u>14,536</u>
<u>Oncology (Minor Surgery)</u>	<u>36,998</u>	<u>34,409</u>	<u>30,339</u>	<u>22,939</u>	<u>27,009</u>	<u>18,684</u>	<u>17,389</u>
<u>Ophthalmology (No Surgery)</u>	<u>18,916</u>	<u>17,591</u>	<u>15,510</u>	<u>11,728</u>	<u>13,809</u>	<u>9,552</u>	<u>8,890</u>
<u>Ophthalmology (Minor Surgery)</u>	<u>23,126</u>	<u>21,507</u>	<u>18,963</u>	<u>14,337</u>	<u>16,881</u>	<u>11,678</u>	<u>10,869</u>
<u>Ophthalmology (Major Surgery)</u>	<u>40,973</u>	<u>38,105</u>	<u>33,598</u>	<u>25,403</u>	<u>29,911</u>	<u>20,691</u>	<u>19,257</u>
<u>Ophthalmology (Major Surgery-Plastic)</u>	<u>53,611</u>	<u>49,858</u>	<u>43,961</u>	<u>33,239</u>	<u>39,137</u>	<u>27,074</u>	<u>25,197</u>

Healthcare Professional Physicians/Surgeons Specialties (Continued)	Territory						
	A	B	C	D	E	F	G
Orthopedic Surgery (No Spinal)	90,562	84,224	74,262	56,148	66,112	45,735	42,565
Orthopedic Surgery (With Spinal)	116,260	108,121	95,332	72,081	84,869	58,712	54,642
Otolaryngology (Major With No Facial Plastic)	55,810	51,903	45,763	34,602	40,742	28,185	26,230
Otolaryngology (Major With Facial Plastic)	80,301	74,679	65,846	49,786	58,619	40,552	37,741
Otorhinolaryngology (No Surgery)	47,758	46,515	44,561	41,009	42,964	8,968	8,346
Otorhinolaryngology (Minor Surgery)	42,930	39,925	35,203	26,617	31,339	21,680	20,177
Pathology	27,396	25,479	22,466	16,986	19,999	13,835	12,876
Pediatrics	25,493	23,709	20,905	15,806	18,610	12,874	11,982
Pediatrics (No Surgery)	25,493	23,709	20,905	15,806	18,610	12,874	11,982
Pediatrics (Minor Surgery)	36,922	34,337	30,275	22,892	26,952	18,644	17,353
Physical Medicine and Rehabilitation	17,363	16,147	14,238	10,765	12,675	8,768	8,160
Physicians (No Major Surgery Sclerotherapy)	45,063	41,908	36,952	27,940	32,897	22,757	21,180
Physicians Not Otherwise Classified (No Surgery)	27,900	25,946	22,878	17,298	20,366	14,090	13,112
Physicians Not Otherwise Classified (Minor Surgery)	41,354	38,457	33,908	25,638	30,186	20,882	19,435
Plastic Surgery	87,154	81,053	71,466	54,036	63,622	44,012	40,963
Podiatry (No Surgery)	20,674	19,224	16,950	12,816	15,090	10,439	9,715
Podiatry (Surgery)	40,399	37,572	33,128	25,048	29,492	20,402	18,988
Psychiatry	18,506	17,210	15,174	11,474	13,509	9,345	8,697
Public Health	46,879	45,697	43,840	40,465	42,324	8,523	7,932
Pulmonary Diseases (No Surgery)	37,837	35,189	31,027	23,459	27,621	19,107	17,783
Pulmonary Diseases (Minor Surgery)	53,227	49,502	43,647	33,004	38,857	26,880	25,016
Pulmonary Medicine	37,837	35,189	31,027	23,459	27,621	19,107	17,783
Rheumatology	25,452	23,672	20,872	15,781	18,582	12,853	11,963
Surgical Specialty (Office with Minor Surgery)	41,601	38,689	34,113	25,793	30,369	21,009	19,553
Therapeutic Radiology	38,934	36,208	31,925	24,138	28,421	19,661	18,299
Thoracic-Cardiovascular Surgery	122,131	113,582	100,148	75,721	89,157	61,676	57,402
Thoracic Surgery	122,131	113,582	100,148	75,721	89,157	61,676	57,402
Urgent Care Medicine	33,059	30,745	27,108	20,496	24,133	16,694	15,537
Urology	34,933	32,489	28,646	21,659	25,501	17,642	16,419
Urology (Minor Surgery)	34,933	32,489	28,646	21,659	25,501	17,642	16,419
Urology (Major Surgery)	52,400	48,732	42,968	32,488	38,252	26,462	24,629
Vascular Surgery	131,384	122,184	107,732	81,456	95,909	66,347	61,749
<u>Healthcare Facilities Per Procedure Rates</u>							
Surgery Centers	28.19	26.22	23.11	17.47	20.58	14.24	13.24
<u>Dental Other Healthcare Professionals</u>							
Chiropractic	6,264	5,825	5,136	3,884	4,573	3,163	2,944
Dentist (No Surgery)	6,924	6,439	5,677	4,292	5,054	3,497	3,254
Dental (Local Anesthesia and Nitrous Only)	7,559	7,030	6,199	4,687	5,518	3,817	3,553
Dentist (Minor Surgery)	47,340	46,098	44,193	40,732	42,636	8,741	8,135
Dental (Sedation)	15,119	14,060	12,397	9,374	11,037	7,635	7,106
Oral Maxillofacial Surgeon	36,540	33,982	29,962	22,655	26,674	18,453	17,174
Oral Surgeons	45,356	42,181	37,192	28,121	33,110	22,904	21,318
Dental Anesthesiologists	52,916	49,211	43,390	32,808	38,629	26,722	24,871
Podiatry (No Surgery)	20,671	19,224	16,950	12,816	15,090	10,439	9,715
Podiatry (Surgery)	40,399	37,572	33,128	25,048	29,492	20,402	18,988

B. LIMITS OF LIABILITY

All Specialties Except Chiropractic

<u>Per Claim/Aggregate Limits of Liability</u>	<u>Factor</u>
.1M/.3M	Not Available
.1M/.4M	0.482
.2M/.6M	Not Available
.25M/.75M	Not Available
.25M/1M	0.668
.3M/1.2M	0.704
.5M/1.5M	Not Available
.5M/2M	0.794
1M/3M	1.000
2M/5M	1.350
3M/6M	1.554
4M/7M	1.673
5M/8M	1.742
6M/9M	1.798
7M/10M	1.843
8M/11M	1.884
9M/12M	1.916
10M/13M	1.946
11M/14M	1.976

Chiropractic

<u>Per Claim/Aggregate Limits of Liability</u>	<u>Factor</u>
.1M/.3M	0.526
.1M/.4M	Not Available
.2M/.6M	0.684
.25M/.75M	0.737
.25M/1M	Not Available
.3M/1.2M	Not Available
.5M/1.5M	0.842
.5M/2M	Not Available
1M/3M	1.000
2M/5M	1.350
3M/6M	1.554
4M/7M	1.673
5M/8M	1.742
6M/9M	1.798
7M/10M	1.843
8M/11M	1.884
9M/12M	1.916
10M/13M	1.946
11M/14M	1.976

For each \$1,000,000 increase in the annual aggregate limit, add 0.005 to the applicable increased limits factor.

For each \$1,000,000 decrease in the annual aggregate limit, subtract 0.005 from the appropriate increased limits factor.

C. ANCILLARY HEALTHCARE PROFESSIONALS

<u>Ancillary Healthcare Professional</u>	<u>Separate Limits Rate</u>
Physician Assistant	6% of Family General Practice (No Surgery) rate
Surgeon Assistant	6% of Family General Practice (No Surgery) rate
Certified Nurse Practitioner	6% of Family General Practice (No Surgery) rate
Certified Nurse Midwife	20% of Obstetrics & Gynecology (130-149 deliveries) rate
Certified Registered Nurse Anesthetist	6% of Anesthesiology rate
Optometrist	5% of Ophthalmology (No Surgery) rate
Perfusionist	6% of Family General Practice (No Surgery) rate

State:	Illinois	Filing Company:	The Doctors Company, an Interinsurance Exchange
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program		
Project Name/Number:	Illinois Rate Revision/		

Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum
Comments:	See Filing Description on General Information Tab.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Form RF3 - (Summary Sheet)
Comments:	
Attachment(s):	Summary Sheet (RF-3).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Certification
Comments:	
Attachment(s):	Certification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Manual
Comments:	Upon request, Company will provide copy of entire Illinois Rules and Rates Manual.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Request to Maintain Data as Trade Secret Information
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective September 1, 2014

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other <u>Medical Malpractice</u>	<u>\$29,423,077</u>	<u>0.0%</u>
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

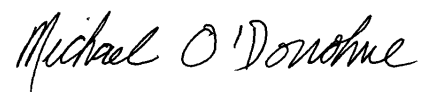
Rate Revision-Introduction of New Specialty Classes and Elimination of Old Specialty Classes

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

The Doctors Company, an
Interinsurance Exchange

Name of Company

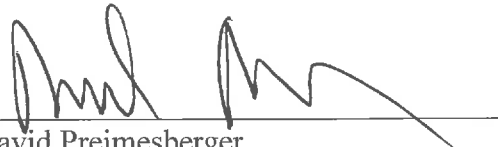
Michael O'Donohue-Vice President

Official - Title

**THE DOCTORS COMPANY,
An Interinsurance Exchange**

Certification

The Doctors Company has proposed Medical Professional Liability rates for Physicians, Surgeons, and Ancillary Healthcare Providers with an effective date of 9/1/14 in the state of Illinois. These proposed rates are based on sound actuarial principles and are not inconsistent with the company's experience.



David Preimesberger
Treasurer



Jeff Donaldson, FCAS, MAAA
Senior Vice President and Actuary

6-17-14

Date